

**COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR UTILITY PATENT APPLICATION**

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR PRIVATE AND SECURE FINANCIAL  
TRANSACTIONS**

the specification of which

XX is attached hereto.  
\_\_\_\_\_ was filed on \_\_\_\_\_ as Application No. \_\_\_\_\_  
and was amended on \_\_\_\_\_  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a) which states in relevant part: "Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section....The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§ 1.97(b)-(d) and 1.98."

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate as indicated below and have also identified below any foreign application for patent or inventor's certificate on this invention having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed	
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
_____	_____	_____	_____	_____
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
_____	_____	_____	_____	_____

CONFIDENTIAL

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s), and under §119(e) of any United States provisional application(s), listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Patented, Pending, Abandoned)
_____ (Application Serial No.)	_____ (Filing Date)	_____ (Patented, Pending, Abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith, and to file, prosecute and to transact all business in connection with international applications directed to said invention:

Mark A. Haynes - Reg. No. 30,846  
Ernest J. Beffel, Jr. - Reg. No. 43,489

Address all correspondence to:

**CUSTOMER NO. 22470**

Mark A. Haynes  
Haynes & Beffel LLP  
P.O. Box 366  
Half Moon Bay, CA 94019

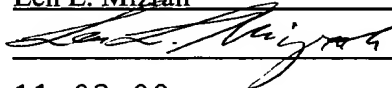
Direct all telephone calls to Mark A. Haynes at (650) 712-0340.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of **first** joint  
inventor, if any:

Len L. Mizrah

Inventor's signature:



Date:

11-02-00

Citizenship:

United States

Residence:

157 Glasgow Lane

San Carlos, CA 94070

Post Office Address:

Same as above.

**SOLE TO CORPORATE  
ASSIGNMENT**

WHEREAS, the undersigned,

(1) Len L. Mizrah  
157 Glasgow Lane  
San Carlos, CA 94070

hereinafter termed "Inventor", has invented certain new and useful improvements in

**SYSTEM AND METHOD FOR PRIVATE AND SECURE FINANCIAL  
TRANSACTIONS**

and has filed an application for a United States patent disclosing and identifying the above invention on \_\_\_\_\_ as Application No. \_\_\_\_\_, OR are filing such an application herewith, and have executed an oath or declaration of inventorship for such application on:

(1) the 2nd day of November, 2000;

(hereinafter termed "application"); and

WHEREAS, **AID Technologies, Inc.**, a corporation of **California**, having a place of business at 1958 Stratton Circle, Walnut Creek, CA 94598 (hereinafter termed "Assignee"), is desirous of acquiring the entire right, title and interest in and to said application and the invention disclosed therein, and in and to all embodiments of the invention, heretofore conceived, made or discovered jointly or severally by said Inventors (all collectively hereinafter termed "said invention"), and in and to any and all patents, inventor's certificates and other forms of protection (hereinafter termed "patents") thereon granted in the United States and foreign countries.

NOW, THEREFORE, in consideration of good and valuable consideration acknowledged by said Inventor to have been received in full from said Assignee:

1. Said Inventor does hereby sell, assign, transfer and convey unto said Assignee the entire right, title and interest (a) in and to said application and said invention; (b) in and to all rights to apply for foreign patents on said invention pursuant to the International Convention for the Protection of Industrial Property or otherwise; (c) in and to any and all applications filed and any and all patents granted on said invention in the United States or any foreign country, including each and every application filed and each and every patent granted on any application which is a divisional, substitution, continuation, or continuation-in-part of any of said applications; and (d) in and to each and every reissue or extensions of any of said patents.

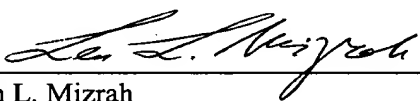
2. Said Inventor hereby jointly and severally covenants and agrees to cooperate with said Assignee to enable said Assignee to enjoy to the fullest extent the right, title and interest herein conveyed in the United States and foreign countries. Such cooperation by said Inventor shall include prompt production of pertinent facts and documents, giving of testimony, execution of petitions, oaths, specifications, declarations or other papers, and other assistance all to the extent deemed necessary or

desirable by said Assignee (a) for perfecting in said Assignee the right, title and interest herein conveyed; (b) for prosecuting any of said applications; (c) for filing and prosecuting substitute, divisional, continuing or additional applications covering said invention; (d) for filing and prosecuting applications for reissuance of any said patents; (e) for interference or other priority proceedings involving said invention; and (f) for legal proceedings involving said invention and any applications therefor and any patents granted thereon, including without limitation reissues and reexaminations, opposition proceedings, cancellation proceedings, priority contests, public use proceedings, infringement actions and court actions; provided, however, that the expense incurred by said Inventor in providing such cooperation shall be paid for by said Assignee.

3. The terms and covenants of this assignment shall inure to the benefit of said Assignee, its successors, assigns and other legal representatives, and shall be binding upon said Inventor, his respective heirs, legal representatives and assigns.

4. Said Inventor hereby jointly and severally warrants and represents that they have not entered and will not enter into any assignment, contract, or understanding in conflict herewith.

IN WITNESS WHEREOF, said Inventor has executed and delivered this instrument to said Assignee as of the dates written below.

  
\_\_\_\_\_  
Len L. Mizrah

11-02-00  
\_\_\_\_\_  
Date

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ )

On \_\_\_\_\_, 2000, before me, \_\_\_\_\_,  
personally appeared \_\_\_\_\_,

☐ personally known to me or ☐ proved to me on the basis of  
satisfactory evidence, to be the person whose name is subscribed  
to the within instrument and acknowledged to me that he/she  
executed the same in his/her authorized capacity, and that by  
his/her signature on the instrument the person or the entity upon  
behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

\_\_\_\_\_  
(Notary Public)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
LEN L. MIZRAH	)	Group Art Unit:
Application No. <i>Unassigned</i>	)	
Filed: <i>Not Filed Yet</i>	)	Examiner:
For: <b>System and Method for Private and</b>	)	
<b>Secure Financial Transactions</b>	)	
<hr/>		

**POWER OF ATTORNEY BY ASSIGNEE TO EXCLUSION OF INVENTOR**  
**UNDER 37 C.F.R. § 3.71 WITH REVOCATION OF PRIOR POWERS**

Assistant Commissioner for Patents  
Washington, D.C. 20231  
Sir:

The undersigned ASSIGNEE of the entire interest in the above-identified application for letters patent hereby appoints:

Mark A. Haynes - Reg. No. 30,846  
Ernest J. Beffel, Jr. - Reg. No. 43,489

to prosecute this application and transact all business in the United States Patent and Trademark Office in connection therewith and hereby revokes all prior powers of attorney; said appointment to be to the exclusion of the inventors and the inventors' attorneys in accordance with the provisions of 37 C.F.R. § 3.71.

The following evidentiary documents establish a chain of title from the original owner to the Assignee:


  X   a copy of an Assignment attached hereto, which Assignment has been (or is herewith) forwarded to the Patent and Trademark Office for recording; or

       the Assignment recorded on                      at reel       , frames           .

# COLEMAN

**Address all correspondence to:**

Mark A. Haynes, Esq.  
HAYNES & BEFFEL LLP  
P.O. Box 366  
Half Moon Bay, CA 94019  
(650) 712-0340 (phone)  
(650) 712-0263 (fax)

Signature: 

Name: Len L. Mizrah

Title: VP of Engineering

Date: 11-02-00

**RECORDATION FORM COVER SHEET  
PATENTS ONLY**

To the Assistant Commissioner for Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

**LEN L. MIZRAH**Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ No

2. Name and address of receiving party(ies):

**AID Technologies, Inc.  
1958 Stratton Circle  
Walnut Creek, CA 94598**

Additional name(s) &amp; address(es) attached?

☐ Yes ☒ No

3. Nature of conveyance:

☒ Assignment ☐ Merger  
☐ Security Agreement ☐ Change of Name  
☐ OtherExecution Date: **02 November 2000**

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: **02 November 2000**

A. Patent Application No.(s):

B. Patent No.(s):

Additional numbers attached? ☐ Yes ☒ No

5. Name and address of party to whom correspondence concerning document should be mailed:

**Mark A. Haynes  
Haynes & Beffel LLP  
P.O. Box 366  
Half Moon Bay, CA 94019**

6. Total number of applications and patents involved: [1]

7. Total fee (37 CFR 3.41) ..... **\$40.00**  
☒ Enclosed  
☐ Authorized to be charged to deposit account8. Deposit account number: **50-0869**  
(Attorney Docket No.: AIDT 1000-1)**DO NOT USE THIS SPACE**

9. Statement and signature.

*To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.***Mark A. Haynes Reg. No. 30,846**

Typed Name

Reg. No.

Signature

**03 November 2000**

Date

Total number of pages including cover sheet, attachments and document: [3]

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**STATEMENT CLAIMING SMALL ENTITY STATUS  
(37 CFR 1.9(f) & 1.27(c))--SMALL BUSINESS CONCERN**

Docket Number (Optional)  
AIDT 1000-1

Applicant, Patentee, or Identifier: Len L. Mizrah  
Application or Patent No.: Unassigned  
Filed or Issued: Not Filed Yet  
Title: System and Method for Private and Secure Financial Transactions

I hereby state that I am

- ☐ the owner of the small business concern identified below:  
☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN AID Technologies, Inc.

ADDRESS OF SMALL BUSINESS CONCERN 1958 Stratton Circle  
Walnut Creek, CA 94598

I hereby state that the above identified small business concern qualifies as a small business concern as defined in 13 CFR Part 121 for purposes of paying reduced fees to the United States Patent and Trademark Office. Questions related to size standards for a small business concern may be directed to: Small Business Administration, Size Standards Staff, 409 Third Street, SW, Washington, DC 20416.

I hereby state that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:

- ☐ the specification filed herewith with title as listed above.  
☒ the application identified above.  
☐ the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern, or organization having rights in the invention must file separate statements as to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization having any rights in the invention is listed below:

- ☒ no such person, concern, or organization exists.  
☐ each such person, concern, or organization is listed below.

Separate statements are required from each named person, concern, or organization having rights to the invention stating their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

NAME OF PERSON SIGNING Len L. Mizrah

TITLE OF PERSON IF OTHER THAN OWNER VP of Engineering

ADDRESS OF PERSON SIGNING 1958 Stratton Circle, Walnut Creek, CA 94598

SIGNATURE  DATE 11-02-00